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FROM: Emma Harty PHONE: 602-382-6347

RE: Serial No. 10/709,859; Confirmation No.: 3858; Our Docket No. 70655.3500

MESSAGE:

To Whom it May Concern:

Attached is the Reply and Amendment in the above-referenced application. Feel free to contact me with any questions at 602-382-6347.

Thank you,
Emma Harty, Reg. No. 56,677

ORIGINAL DOCUMENT: Will be sent

NUMBER OF PAGES (Including Covers): 6

CONFIRMATION NO.:

CLIENT MATTER NO.: 70655.3500

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PAGE 1/6 * RCVD AT 11/2/2005 12:29:02 PM [Eastern Standard Time] * SVR:USPTO-EFXRF-6/24 * DNI:2738300 * CSID:602 382 6070 * DURATION (mm:ss):02:20

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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and that a confirmation copy is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: November 2, 2005By: 
Beverly FletcherIN THE UNITED STATES PATENT AND TRADEMARK OFFICE**PATENT**

Applicants: **Mark E. Robinson, et al.** Attorney Docket No.: **70655.3500**
Serial No.: **10/709,859**; Confirmation No.: **3858** Group Art Unit: **2876**
Filed: **June 2, 2004** Examiner: **Edwyn Labaze**
Title: **TRANSACTION AUTHORIZATION SYSTEM AND METHOD**

AMENDMENT AND REPLY

Mail Stop Amendments
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on September 21, 2005, of which this Reply is filed within the shortened three-month period for reply, please consider the following amendments and remarks:

Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.